Case 06-13952 Doc 1 Filed 10/27/06 Entered 10/27/06 18:08:02 Desc Main

Official	Form	1) (10/06)	
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Document Page 1 of 44 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): West, Angela Nicole All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): None Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): than one, state all): Street Address of Debtor (No. and Street, City, and State) Street Address of Joint Debtor (No. and Street, City, and State 2719 Hebron Apt D Zion, IL ZIPCODE ZIPCODE 60099 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIPCODE **ZIPCODE** Location of Principal Assets of Business Debtor (if different from street address above): **ZIPCODE** Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign 11 U.S.C. § 101 (51B) See Exhibit D on page 2 of this form. Main Proceeding Railroad Corporation (includes LLC and LLP) Chapter 11 Stockbroker Partnership Chapter 15 Petition for Chapter 12 Recognition of a Foreign Commodity Broker Other (if debtor is not one of the above entities, Chapter 13 Nonmain Proceeding Clearing Bank check this box and state type of entity below) Nature of Debts Other (Check one box)
Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. Tax-Exempt Entity (Check box, if applicable) §101(8) as "incurred by an business debts individual primarily for a Debtor is a tax-exempt organization personal, family, or household under Title 26 of the United States Code (the Internal Revenue Code) purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business as defined in 11 U.S.C. § 101(51D) Debtor is not a small business as defined in 11 U.S.C. § 101(51D) Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable Debtor's aggregate noncontingent liquidated debts (excluding debts to pay fee except in installments. Rule 1006(b). See Official Form No. 3A. owed to insiders or affiliates) are less than \$2 million Check all applicable boxes Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one of more classes, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 100-1000-5,001-10,001-25,001-50,001-OVER 50-99 199 999 5000 25,000 50,000 100,000 100,000 10,000 团 \Box \Box \Box **Estimated Assets** \$10,000 to \$100,000 to \$1 million to \$0 to \$10,000 More than \$100 million \$100,000 \$100 million \$1 million **Estimated Liabilities** \$0 to \$50,000 \$100,000 to \$50,000 to \$1 million to More than \$100 million \$100,000 \$1 million \$100 million

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Official Format	Official Formats (1006) 13952 Doc 1 Filed 10/27/06 Entered 10/27/06 18:08:02 Desc Main B1, Page 2					
	Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 44 Name of Debtor(s): Angela Nicole West					
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location	NONE	Case Number:	Date Filed:			
	N.A.	Case Number:	Date Filed:			
		or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10K and 10Q) with Section 13 or 15(d) relief under chapter	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. Exhibit A is attached and made a part of this petition. X / S/ David P. Leibowitz October 10, 2006 Signature of Attorney for Debtor(s) Date					
I _	n or have possession of any property that poses or is alleged whibit C is attached and made a part of this petition.	lbit C If to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.						
Information Regarding the Debtor - Venue						
ಶ	(Check and Debtor has been domiciled or has had a residence, principal immediately preceding the date of this petition or for a local content.)					
	There is a bankruptcy case concerning debtor's affiliate, §	general partner, or partnership pending in this I	District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
	(Name of landlord or lessor that obtained judgment)					
(Address of landlord or lessor)						
Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and						
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

Date

Document Rage Betters: **Voluntary Petition** Angela Nicole West (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative of a **Recognized Foreign Proceedings** I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief main proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only one box.) petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Pursuant to § 1511 of title 11United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. **X** /s/ Angela Nicole West Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) October 10, 2006 (Date) Signature of Non-Attorney Petition Preparer Signature of Attorney I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer X /s/ David P. Leibowitz as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices Signature of Attorney for Debtor(s) and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, DAVID P. LEIBOWITZ 1612271 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 Printed Name of Attorney for Debtor(s) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any Leibowitz Law Center document for filing for a debtor or accepting any fee from the debtor, as Firm Name required in that section. Official Form 19B is attached. 420 W. Clayton Street Address Printed Name and title, if any, of Bankruptcy Petition Preparer Waukegan, IL 60085 Social Security Number (If the bankruptcy petition preparer is not an individual, 847.249.9100 state the Social Security number of the officer, principal, responsible person or Telephone Number partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) October 10, 2006 Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible

v	•
1	Signature of Authorized Individual
	Printed Name of Authorized Individual
•	Title of Authorized Individual

person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_Angela Nicole West	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]				
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.				
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. 				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: /s/ Angela Nicole West				
Date: October 10, 2006				

FORM 6. SCHEDULES

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Angela Nicole West	Case No
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
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(Report also on Summary of Schedules.)

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In re	Angela Nicole West	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash Zion		4.00
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 	X			
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		tv, dvd 2719 Hebron Zion		50.00
		2 set bunkbeds 2719 Hebron Zion		15.00
		bedroom set 2719 Hebron, Zion		10.00
		couch, love seat, table 2719 Hebron, Zion		100.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		family clothing 2719 Hebron Zion		150.00
7. Furs and jewelry.	Х			

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In re	Angela Nicole West	Case No.	
-	Debtor		

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		whole life cash value (Monumental) 2719 Hebron Zion		212.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.		tax refund All will be exempt - Earned Income Tax Credit (\$4300 last year - pro rata to October)		3,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

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(If known)

In re	Angela	Nicole	West

Case No.	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Pontiac Grand Prix (174,000 miles) 2719 Hebron Zion		1,475.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
		0continuation sheets attached Tota	al	\$ 5,016.00

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In re	Angela Nicole West	Case No.
	Debtor	(If know

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2):

11 U.S.C. § 522(b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1996 Pontiac Grand Prix (174,000 miles)	735 I.L.C.S 5§12-1001(c)	1,475.00	1,475.00
tax refund	100% exempt Earned Income Tax Credit	3,000.00	3,000.00
whole life cash value (Monumental)	735 I.L.C.S 5§12-1001(h)(3)	212.00	212.00
family clothing	735 I.L.C.S 5§12-1001(a)	150.00	150.00
tv, dvd	735 I.L.C.S 5§12-1001(b)	50.00	50.00
2 set bunkbeds	735 I.L.C.S 5§12-1001(b)	15.00	15.00
bedroom set	735 I.L.C.S 5§12-1001(b)	10.00	10.00
couch, love seat, table	735 I.L.C.S 5§12-1001(b)	100.00	100.00
cash	735 I.L.C.S 5§12-1001(b)	4.00	4.00

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Official Form 6D (10/06)

In re _	Angela Nicole West	 ,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C §112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

√ Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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(Report total also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6E (10/06)

In re_ Angela Nicole West	, Case No
Debtor	(if known)
SCHEDULE E - CREDITORS HOLDI	ING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic	Support	Obligations
----------	---------	--------------------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of	credit	in	an	inv	olunt	tarv	case
--	------------	----	--------	----	----	-----	-------	------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Case 06-13952 Doc 1 Filed 10/27/06 Entered 10/27/06 18:08:02 Desc Main Page 14 of 44 Document Official Form 6E (10/06) - Cont. In re_ Angela Nicole West (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ continuation sheets attached

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Official Form 6F (10/06)

In re _	Angela Nicole West	Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2008755501			Incurred: 7/2005				
AFNI Inc. PO BOx 3427 Bloomington, IL 61702			Consideration: Other				98.00
ACCOUNT NO. 8312335931	╁		Incurred: 12/2004				
Arrow Financial Services 5996 W. Touhy Ave Niles, IL 60714			Consideration: Credit cards				506.91
ACCOUNT NO. CG8893724176437			Consideration: Other				
Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714							2,166.25
ACCOUNT NO. 2621	T		Incurred: 5/2003				
Asset Acceptance LLC PO Box 2036 Warren, MI 48090			Consideration: Credit cards				1,687.00
5 continuation sheets attached Subtotal > \$ 4,458.16						\$ 4,458.16	
				T	otal	>	\$

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Official Form 6F (10/06) - Cont.

In re _	Angela Nicole West	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 412174203202 Capital One Bank PO Box 85015 Richmond, VA 23285			Incurred: 11/2003 Consideration: Credit cards				1,671.00
ACCOUNT NO. 412174227334 Capital One Bank PO Box 85015 Richmond, VA 23285			Incurred: 10/2003 Consideration: Credit cards				1,790.00
ACCOUNT NO. 486236220217 Capital One Bank PO BOx 85015 Richmond, VA 23285			Incurred: 7/2003				1,324.00
ACCOUNT NO. 557009190562 Capital One Bank PO Box 85015 Richmond, VA 23285			Incurred: 10/2003 Consideration: Credit cards				819.00
ACCOUNT NO. 601164410216 Childrens Place CBUSA NA PO Box 9714 Gray, TN 37615			Incurred: 10/2003 Consideration: Credit cards				1,376.00
Sheet no. 1 of 5 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	l >	\$ 6,980.00

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Angela Nicole West	, Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Comcast Waukegan, IL 60085							0.00
ACCOUNT NO. 01-010000-8798100310 Credit Protection Association PO Box 3002 Souteastern, PA 19398-3002	385	262-0	Olncurred: 10/2005 Consideration: Other				226.16
ACCOUNT NO. 888528617			Incurred: 10/2003	+			
Credit Protections Ass 1355 Noel Road, Suite 2100 Dallas, TX 75240							70.00
ACCOUNT NO. D100AME6094105756	+		Incurred: 5/2005	+			
Debt Credit Services 2493 Romig Road Akron, OH 44320			Consideration: Other				164.00
ACCOUNT NO. 601100767021	+		Incurred: 7/2003			H	
Discover Fin SVS LLC PO Box 15316 Wilmington, DE 19850			Consideration: Credit cards				5,128.00
Sheet no. 2 of 5 continuation sheets attempt to Schedule of Creditors Holding Unsecured	ached			Sub	tota	<u> </u> >	\$ 5,588.16
Nonpriority Claims				7	Coto	.	¢

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Angela Nicole West	, Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 542116001242 FCNB/Mastertrust 1620 Dodge St. Omaha, NE 68102			Incurred: 9/2003 Consideration: Credit cards				1,275.00
ACCOUNT NO. 450018 HSBC Carsons 140 Industrial Drive Elmhurst, IL 60126			Incurred: 7/2003 Consideration: Credit cards				871.00
ACCOUNT NO. 577091460884 Intellepath 101 Crossways Park Drive Woodbury, NY 11797			Incurred: 7/2003 Consideration: Other				1,128.00
J. Wilson and Associates PC 145 Essex St. Haverhill, MA 01832			Incurred: 3/2004 Consideration: Other				703.00
ACCOUNT NO. 02772474 Kohls N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051			Incurred: 12/2004 Consideration: Credit cards				168.00
Sheet no. <u>3</u> of <u>5</u> continuation sheets att to Schedule of Creditors Holding Unsecured	ached	<u>.</u>		Sub	tota	l >	\$ 4,145.00

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Angela Nicole West	, Case No	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. C7720744109 LVNV Funding PO Box 10497 Greenville, SC 29603			Incurred: 7/2002 Consideration: Credit cards				940.00
ACCOUNT NO. 017405154 LVNV Funding PO Box 10497 Greenville, SC 29603	_		Incurred: 7/2003 Consideration: Credit cards				4,675.00
ACCOUNT NO. R0303445 Marshall Fields 111 Boulder Industrial Drive Bridgeton, MO 63044	-		Incurred: 10/2002 Consideration: Credit cards				840.00
ACCOUNT NO. 5421160012422152 NAFS PO BOx 9027 Williamsville, NY 14231-9027			Incurred: 7/2003 Consideration: Credit cards				1,275.99
ACCOUNT NO. 1248 NCO Marlin PO Box 8529 Philadelphia, PA 19101			Incurred: 7/2003 Consideration: Other				36.00
Sheet no4 of _5 continuation sheets att to Schedule of Creditors Holding Unsecured	ached	<u> </u>		Sub	tota	l ≻	\$ 7,766.99

Nonpriority Claims

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Official Form 6F (10/06) - Cont.

In re _	Angela Nicole West	Case No
	Debtor	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 442896000877 Peoples Bank 850 Main St. Bridgeport, CT 06604	- -		Incurred: 7/2002 Consideration: Other				2,397.00
ACCOUNT NO. 603532007513 THD/CBUSA PO Box 6003 HAgerstown, MD 21747			Incurred: 11/2003 Consideration: Credit cards				1,549.00
ACCOUNT NO. 69203 WFNNB/Lerner Mail Order PO Box 182122 Columbus, OH 43218			Incurred: 3/2005				679.00
ACCOUNT NO.							
ACCOUNT NO. Sheet no5 of _5 continuation sheets atta							

Sheet no. _5__ of _5__ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal➤ \$ 4,625.00

Total➤ \$ 33,563.31

Official Form B6G (10/05)

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In re Angela Nicole West Case No.	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Residential lease - Debrule	subsidized housing

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Official	Form	B6H
(10/05)		

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In re	Angela Nicole West	Case No		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child." See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

- 1	
V	

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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91-2006, No
91-2006, No
991-2006, No
6 @1991-2006, No
006 @1991-2006, No
06 @1991-2006, No
006 @1991-2006, No
uptcy2006 ©1991-2006, No
otcy2006 @1991-2006, No
uptcy2006 ©1991-2006, No
uptcy2006 ©1991-2006, No

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Official Form 6I (10/0	6)	J		
In reAngela Nicole	West	Case -		
Deb	tor	Case =	(if known)	_
The column labeled "Spou	CHEDULE I - CURRENT INC use" must be completed in all cases filed by joint re separated and a joint petition is not filed. Do	debtors and by every married	d debtor, whether or not	` /
Debtor's Marital		ENDENTS OF DEBTOR AN		
Status: Single	RELATIONSHIP(S): daughter, daug	ghter, daughter, son	AGE(S): 10), 7, 16, 13
Employment: Occupation	DEBTOR Call Center		SPOUSE	
Name of Employer	LTD Commodities			
How long employed	0 yrs, 9 mos			
Address of Employer	2800 S Lakeside		N.A.	
	Bannockburn, IL 60015			
INCOME: (Estimate of av	verage or projected monthly income at time case	filed)	DEBTOR	SPOUSE
1. Current monthly gross (Prorate if not paid	s wages, salary, and commissions		\$1,820.00	\$N.A.
2. Estimated monthly over	• 1		\$34.14	\$N.A.
3. SUBTOTAL			\$1,854.14	\$ N.A.
4. LESS PAYROLL DED	DUCTIONS			
a. Payroll taxes andb. Insurancec. Union Duesd. Other (Specify:	social security)	\$ 272.56 \$ 17.55 \$ 0.00 \$ 0.00	\$N.A. \$N.A. \$N.A.
5. SUBTOTAL OF PAYI	ROLL DEDUCTIONS		\$ 290.11	\$N.A.
6 TOTAL NET MONTI			\$1,564.03	\$N.A.
7. Regular income from (Attach detailed statem	operation of business or profession or farm		\$0.00	\$N.A.
8. Income from real prop			\$0.00	\$ N.A.
9. Interest and dividends			\$0.00	\$N.A.
· · · · · · · · · · · · · · · · · · ·	nce or support payments payable to the debtor dependents listed above.	r for the	\$0.00	\$N.A.
11. Social security or oth	-		\$	\$N.A.
12. Pension or retiremen			\$0.00	\$N.A.
13. Other monthly incom	^e Food stamps		\$ 224.00	\$N.A.
(Specify)			\$0.00	\$N.A.
14. SUBTOTAL OF LIN	IES 7 THROUGH 13		\$224.00	\$N.A.
15. AVERAGE MONTH	ILY INCOME (Add amounts shown on Lines 6 a	and 14)	\$ 1,788.03	\$ N.A.

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

\$ ___

1,788.03

1/.	Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
	None

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals

from line 15; if there is only one debtor repeat total reported on line 15.)

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		Document	Page 24 of 44	

In re	Angela Nicole West	Case No.
_	Debtor	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	Co	mplet	e thi	s sche	dule b	y es	stim	ating	g th	e av	verage	or pro	ojecte	d mo	onthl	ly ex	pens	es	of t	he (deb	tor	and	the d	lebto	r's i	fan	nily	at ti	me ca	se
filed. Pr	orate	any p	oaym	ents n	nade t	oiwe	ekly	y, qu	ıart	erly	, semi-	-annua	ally, c	r an	nual	ly to	sho	w n	non	thl	y ra	te.									

Complete this schedule by estimating the average or projected monthly expensifiled. Prorate any payments made biweekly, quarterly, semi-annually, or annually to sho		case
Check this box if a joint petition is filed and debtor's spouse maintains a separate habeled "Spouse."	ousehold. Complete a separate schedule of exp	enditures
Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? YesNo		
b. Is property insurance included? YesNo		
2. Utilities: a. Electricity and heating fuel	\$	177.00
b. Water and sewer	\$	150.00
c. Telephone	\$	60.00
d. Other <u>cell phone</u>	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	125.00
5. Clothing	\$	
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		100.00
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	· 	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	
	\$	0.00
c. Health d.Auto	\$	100.94
e. Other	\$	0.00
12.Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
2 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included as a second of the chapter 11 and 13 cases.)		0.00
a. Auto	\$	0.00
b. Other	\$ \$	0.00
c. Other		0.00
₹ 14. Alimony, maintenance, and support paid to others		0.00
£ 15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed staten	nent) \$	0.00
17. Other Child care	\$	215.00
§ 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sc	rhedules and	1,833.94
gif applicable, on the Statistical Summary of Certain Liabilities and Related Data)	φ	1,033.94
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within	n the year following the filing of this document	
None	is the year rone wing the ming of this decement	•
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,788.03
b. Average monthly expenses from Line 18 above		1,833.94
c. Monthly net income (a. minus b.)	\$	-45.91

Official Form 6 - Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Angela Nicole West			Case No.	
		Debtor			
			(Chapter _	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00			
B – Personal Property	YES	3	\$ 5,016.00			
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$	33,563.31	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 1,788.03
J - Current Expenditures of Individual Debtors(s)	YES	1				\$ 1,833.94
ТОТ	ſ AL	18	\$ 5,016.00	\$	33,563.31	

Official Security (1960) 10/27/06 Entered 10/27/06 18:08:02 Desc Main United States Barra apre 26 of Court Northern District of Illinois

In re	Angela Nicole West	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

State the Following.					
Average Income (from Schedule I, Line 16)	\$	1,788.03			
Average Expenses (from Schedule J, Line 18)	\$	1,833.94			
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$	1,438.66			

State the Following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 33,563.31
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 33,563.31

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In re	Angela Nicole West	Case No
	Debtor	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read summary page plus 2), and that they are true and correct to the	the foregoing summary and schedules, consisting of sheets (<i>total shown or</i> the best of my knowledge, information, and belief.
Date October 10, 2006	Signature: /s/ Angela Nicole West
	Debtor:
Date	Signature:Not Applicable
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this 110(h) and 342(b); and, (3) if rules or guidelines have been pro	tcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for a document and the notices and information required under 11 U.S.C. §§ 110(b), comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, tit.	le (if any), address, and social security number of the officer, principal, responsible person, or partne
who signs this document.	
Address	
XSignature of Bankruptcy Petition Preparer	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared of	or assisted in preparing this documen, unless the bankruptcy petition preparer is not an individualt:
If more than one person prepared this document, attach additional signed s	Date or assisted in preparing this documen, unless the bankruptcy petition preparer is not an individualt: sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
DECLARATION UNDER PENALTY OF PEI	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the pres	ident or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership] of the	[corporation or partnership] named as debtor
shown on summary page plus 2), and that they are true and corr	ne foregoing summary and schedules, consisting ofsheets (total rect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnersl	hip or corporation must indicate position or relationship to debtor.]

(10/05)

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Northern District of Illinois

In Re	Angela Nicole West	Case No.
_	-	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUN	T
2006	7000	
2005	10351.79	Wages
2004	12167.00	Wages

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

200620050.00

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT STILL
	PAYMENTS	PAID	OWING
Kerry Workman 2433 Lewis Street Zion, IL 60099 (paid from tax refund EIC)	April, 2006	\$1,400	0

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR AMOUNT PAID AMOUNT STILL DATES OF AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** April 2006 0 Norman West \$1,200 6013 Laflin Chicago, IL 60636 (from EIC tax refund) Relationship: Father

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 \square

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Guaranty Bank
Zion, IL Closing Balance: 5.51

July 2006

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF

SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

 \boxtimes

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

 \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 \boxtimes

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

 \boxtimes

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME TAXPAYER ADDRESS NATURE OF BUSINESS BEGINNING AND I.D. NO. (EIN) ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

October 10, 2006

Signature of Debtor

/s/ Angela Nicole West

ANGELA NICOLE WEST

Date

rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting have given the debtor notice of the maximum amount before preparing any document that section.	
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address	
Names and Social Security numbers of all other individuals who prepared or assistance of the security numbers of all other individuals who prepared or assistance of the security numbers of all other individuals who prepared or assistance of the security numbers of all other individuals who prepared or assistance of the security numbers of t	isted in preparing this document:
If more than one person prepared this document, attach additional signed sheets co	conforming to the appropriate Official Form for each person.
X	
Signature of Bankruptcy Petition Preparer	Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

Form B8 (Official Form 8) Case 06-13952 Doc 1 Filed 10/27/06 Entered 10/27/06 18:08:02 Desc Main Document Page 37 of 44 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Angela Nicole West	,	Case No.			
	Debtor		Chap	ter 7	
СН	IAPTER 7 INDIVIDUAL DEF	BTOR'S STATEM	IENT OF INT	ENTION	
I have filed a schedule	e of assets and liabilities which include of executory contracts and unexpirowing with respect to the property of	ed leases which inclu	des personal prop	erty subject to an unex	pired lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
subsidized housing	Residential lease - Debr	V			
Date: October 10, 2006	/s/ Angela	a Nicole West			

Signature of Debtor

ANGELA NICOLE WEST

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the nan responsible person or partner who signs this document.	ne, title (if any), address, and social security number of the officer, principal
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who preparer is not an individual:	ared or assisted in preparing this document unless the bankruptcy petition

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the benkruptcy petition preparer.) (Paguired
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Angela Nicole West	x/s/ Angela Nicole West October 10, 2006
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

AFNI Inc. PO BOx 3427 Bloomington, IL 61702

Arrow Financial Services 5996 W. Touhy Ave Niles, IL 60714

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Asset Acceptance LLC PO Box 2036 Warren, MI 48090

Capital One Bank PO Box 85015 Richmond, VA 23285

Capital One Bank PO Box 85015 Richmond, VA 23285

Capital One Bank PO BOx 85015 Richmond, VA 23285

Capital One Bank PO Box 85015 Richmond, VA 23285

Childrens Place CBUSA NA PO Box 9714 Gray, TN 37615

Comcast Waukegan, IL 60085

Credit Protection Association PO Box 3002 Souteastern, PA 19398-3002

Credit Protections Ass 1355 Noel Road, Suite 2100 Dallas, TX 75240

Debt Credit Services 2493 Romig Road Akron, OH 44320

Discover Fin SVS LLC PO Box 15316 Wilmington, DE 19850

FCNB/Mastertrust 1620 Dodge St. Omaha, NE 68102

HSBC Carsons 140 Industrial Drive Elmhurst, IL 60126

Intellepath 101 Crossways Park Drive Woodbury, NY 11797

J. Wilson and Associates PC 145 Essex St. Haverhill, MA 01832

Kohls N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051

LVNV Funding PO Box 10497 Greenville, SC 29603

LVNV Funding PO Box 10497 Greenville, SC 29603 Marshall Fields 111 Boulder Industrial Drive Bridgeton, MO 63044

NAFS PO BOx 9027 Williamsville, NY 14231-9027

NCO Marlin PO Box 8529 Philadelphia, PA 19101

Peoples Bank 850 Main St. Bridgeport, CT 06604

Residential lease - Debrule

THD/CBUSA PO Box 6003 HAgerstown, MD 21747

WFNNB/Lerner Mail Order PO Box 182122 Columbus, OH 43218

Name of law firm

Bankruptcy2006 @1991-2006, New Hope Software, Inc., ver. 4.1.0-680 - 30931

United States Bankruptcy Court Northern District of Illinois

and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as for legal services, I have agreed to accept
Disclosure of compensation of the debtor(s) in contemplation of or in connection with the bankruptcy case is as f For legal services, I have agreed to accept
Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as for legal services, I have agreed to accept
and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as for legal services, I have agreed to accept
Prior to the filing of this statement I have received
Balance Due
The source of compensation paid to me was: Debtor
Debtor Other (specify) The source of compensation to be paid to me is: Debtor Other (specify) The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation with any other person unless they are members and associates of my law firm. The source of compensation with any other person unless they are members and associates of my law firm. The source of compensation with any other person unless they are members and associates of my law firm. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the bankruptcy case, including the compensation with a specific for all aspects of the compensation with a specific for all aspects
3. The source of compensation to be paid to me is:
3. The source of compensation to be paid to me is:
I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or a of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including
associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or a of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including
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5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including
 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bar
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Representation in adversary and contested matters
Representation in adversary and contested matters
Representation in deversary and contested matters
Representation in adversary and contested matters
Representation in adversary and contested matters
Representation in adversary and contested matters
CERTIFICATION
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for represedebtor(s) in the bankruptcy proceeding.
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representations.